

GNA 1804.1  
PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of Wolzenski et al.

Art Unit 3628

Serial No. 09/717,189

Filed November 21, 2000

Confirmation No. 9504

For PROCESS FOR COMPREHENSIVE FINANCIAL AND ESTATE PLANNING

Examiner Graham, Clement B.

August 22, 2005

REQUEST FOR REFUND

TO THE DIRECTOR OF THE U.S. PATENT AND TRADEMARK OFFICE,

SIR:

Applicants hereby request a refund of the July 14, 2005 fee charged to Deposit Account No. 19-1345 in the amount of \$1,020.00.

On July 5, 2005, applicants filed Amendment C by fax. Applicants authorized the Office to charge Deposit Account No. 19-1345 for a three-month extension of time fee of \$1,020.00 and an excess claim fee of \$650.00. The Office charged Deposit Account No. 19-1345 for both of these fees on July 5, 2005. The Office charged Deposit Account No. 19-1345 for the \$1,020.00 extension of time fee a second time on July 14, 2005. Please refer to the attached deposit account statement.

Applicants respectfully request that the Commissioner grant the Request for Refund of \$1,020.00 for the duplicative extension fees charged on July 14, 2005.

The requested refund may be made directly to Deposit Account No. 19-1345.

Respectfully submitted,



Robert M. Bain, Reg. No. 36,736  
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St. Louis, Missouri 63102  
(314) 231-5400

RMB/lav

Via Facsimile - 571-273-6500



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Account No.	191345
Date	7-29-05
Page	1

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DATE POSTED	CONTROL NO.	DESCRIPTION (Serial, Patent, TM, Order)	DOCKET NO.	FEE CODE	CHARGES/ CREDITS	BALANCE
7 1 05	191	60674644	MTC 6889 (JDH/KLL)	8021	40.00	29260.15
7 1 05	220	PCT/US05/22180	UM01558.3	1701	186.00	29074.15
7 1 05	222	PCT/US05/22180	UM01558.3	8007	40.00	29034.15
7 1 05	463	78661980	ICB 9289	7001	325.00	28709.15
7 1 05	930	78662253	B11 7735	7001	325.00	28384.15
7 1 05	948	78662265	B11 7736	7001	325.00	28059.15
7 1 05	980	78662283	SUSI 3937	7001	650.00	27409.15
7 5 05	30	11133701	MSFT MS#311997.01 (5182)	8021	40.00	27369.15
7 5 05	926	76194333	ARP 5323	7004	150.00	27219.15
7 5 05	929	76194331	ARP 5325	7004	150.00	27069.15
7 5 05	1802	1871395	KLD 8977	7205	100.00	26969.15
7 5 05	1803	1871395	KLD 8977	7201	400.00	26569.15
7 5 05	1804	1871395	KLD 8977	7206	100.00	26469.15
7 5 05	1805	1871395	KLD 8977	7203	100.00	26369.15
7 6 05	1	11171158	MSFT MS#177822.02 (4960.1)	1011	300.00	26069.15
7 6 05	2	11171158	" MS#177822.02 (4960.1)	1111	500.00	25569.15
7 6 05	3	11171158	" MS#177822.02 (4960.1)	1311	200.00	25369.15
7 6 05	4	10306095	KCC 4802.1 KCC (K-C 16	1801	790.00	24579.15
7 6 05	498	1903499	PSE 6564	7205	100.00	24479.15
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7 7 05	6	10620227	KCC 4975 42063	1806	180.00	23899.15
7 7 05	95	09717189	GNA18041	1201	200.00	23699.15
7 7 05	96	09717189	GNA18041	1202	450.00	23249.15
7 7 05	97	09717189	GNA18041	1253	1020.00	22229.15
7 7 05	1623	1908149	MVE 3534	7205	100.00	22129.15
7 7 05	1624	1908149	MVE 3534	7201	400.00	21729.15
7 7 05	1657	1908148	MVE 3535	7205	100.00	21629.15
7 7 05	1658	1908148	MVE 3535	7201	400.00	21229.15
7 7 05	1679	1907616	MVE 3536	7205	100.00	21129.15
7 7 05	1680	1907616	MVE 3536	7201	400.00	20729.15
7 7 05	1695	1913776	MVE 3537	7205	100.00	20629.15
7 7 05	1696	1913776	MVE 3537	7201	400.00	20229.15
7 8 05	1701	1913776	VBW 5649	8021	40.00	20189.15
7 8 05	1702	1913776	MSFT 4975 MS#186585.1	1801	790.00	19399.15
7 8 05	1758	76152576	YSC 8108 (JJM/MKS)	7003	100.00	19299.15
7 11 05	By 1	10624186	KCC 4929 (K-C 18,622	1251	120.00	19179.15
AN AMOUNT SUFFICIENT TO COVER ALL SERVICES REQUESTED MUST ALWAYS BE ON DEPOSIT			OPENING BALANCE	TOTAL CHARGES	TOTAL CREDITS	CLOSING BALANCE
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7 11 05	48	10158443	KCC4831 (K-C	1501	1400.00	23779.15
7 11 05	49	10158443	KCC4831 (K-C	1504	300.00	23479.15
7 11 05	50	10158443	KCC4831 (K-C	8001	3.00	23476.15
7 11 05	61	60660384	FSU70012	8021	40.00	23436.15
7 11 05	182	10697729	MSFT MS#305263.01 (5078)	1501	1400.00	22036.15
7 11 05	183	10697729	MSFT MS#305263.01 (5078)	8001	9.00	22027.15
7 11 05	274	11176060	KCC 4929.2 (K-C 18,622.1)	1011	300.00	21727.15
7 11 05	275	11176060	KCC 4929.2 (K-C 18,622.1)	1111	500.00	21227.15
7 11 05	276	11176060	KCC 4929.2 (K-C 18,622.1)	1311	200.00	21027.15
7 13 05	14	11110366	FIL 1870	8021	40.00	20987.15
7 13 05	15	09532839	UMD-1528	1801	790.00	20197.15
7 13 05	16	11110985	FIL 1869 (WEL/DSS)	8021	40.00	20157.15
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7 13 05	47	E-REPLENISHMENT		9203	-20000.00	39707.15
7 13 05	62	11102285	RMNG 9212 RP-1676	1051	130.00	39577.15
7 13 05	63	11102285	RMNG 9212 RP-1676	1251	120.00	39457.15
7 13 05	71	10685014	BSS 6423.1	2202	150.00	39307.15
7 13 05	89	10306277	KCC4924 (KC17	1402	500.00	38807.15
7 13 05	96	60697496	PERI 8491	2005	100.00	38707.15
7 13 05	122	10685251	MEMC 96-0055 (2101.3)	1814	130.00	38577.15
7 13 05	1437	78669196	RBGC 1160	7001	1950.00	36627.15
7 13 05	1452	78669205	RBGC 1161	7001	1950.00	34677.15
7 13 05	1476	78669210	RBGC 1162	7001	1950.00	32727.15
7 13 05	1681	2348946	LWJ 4741	7205	100.00	32627.15
7 13 05	1682	2348946	LWJ 4741	7208	200.00	32427.15
7 13 05	1694	78361183	MRZ 9314 (PIF/KSB/MKS)	7004	150.00	32277.15
7 14 05	4	09717189	GNA18041	1253	1020.00	31257.15
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7 14 05	40	11155069	MSFT MS#300663.02 (4981.1)	8021	40.00	31317.15
7 14 05	43	11148512	MS#312515.01 (5198)	8021	40.00	31277.15
7 14 05	48	11151155	MS#306587.01 (5158)	8021	40.00	31237.15
7 14 05	55	11167472	MS#313243.01 (5209)	8021	40.00	31197.15
7 14 05	59	11165078	MS#312527.01 (5197)	8021	40.00	31157.15
7 14 05	62	10246851	KCC 4847.1 (	1401	500.00	30657.15
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SENNIGER POWERS

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Statement for Account No. 19-1345Applicant's Name: Wolzenski et al.Serial No. (Control No.): 09/717,189 Examiner: Graham, Clement B.Filing Date: 11/21/2000 Art Unit: 3628 Confirmation No. 9504Application Title: PROCESS FOR COMPREHENSIVE FINANCIAL AND  
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Art Unit 3628

Application of Wolzenski et al.

Serial No. 09/717,189

Filed November 21, 2000

Confirmation No. 9504

For PROCESS FOR COMPREHENSIVE FINANCIAL AND ESTATE PLANNING

Examiner C. Graham

*Smith  
Est 18*

July 5, 2005

AMENDMENT C

TO THE COMMISSIONER FOR PATENTS,

SIR:

In response to the Office action mailed on January 3, 2005, the time for response to which is extended to July 5, 2005, by the attached payment of the fee required under 37 C.F.R. §1.136(a), please enter the following amendments:

Amendments to the claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks begin on page 10 of this paper.

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PAGE 318 \* RCVD AT 7/5/2005 3:34:06 PM [Eastern Daylight Time] \* SVR:USPTO-EFIRF-1/10 \* DNS:172.30.0.1 \* CS:3145881357 \* DURATION (min-ss):05:33

07/14/2005 LLITTLE 00000003 191345 09717189  
01 FC:1253 1020.00 RA

07/07/2005 USFELR1 00000066 191345 09717189  
01 FC:1201 200.00 RA  
02 FC:1202 450.00 RA

Adjustment Date: 10/24/2005 SDIRET01 09717189  
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mere fact that references can be combined or modified does not render the resultant combination obvious unless the prior art also suggests the desirability of the combination."<sup>3</sup>

Accordingly, the *prima facie* elements of obviousness rejection under 35 U.S.C. §103(a) has not been established with respect to claim 26-34. Therefore, the independent claim 26 and its dependent claims 27-34 are patentable over the combined reference. As such, Applicants respectfully request the rejection of claims 26-34 under 35 U.S.C. §103(a) should be withdrawn.

New claims 35-43 recite the "pre-paid" feature of embodiments of the invention. Independent claim 35 and its dependent claims 36-43 are directed premium amounts that are paid on behalf of an individual purchasing particular death benefit amounts. Both cited references, either individually or in combination, fail to contemplate an individual purchasing a pre-paid death benefit. New claims 35-43 are supported by the specification of the application (see Application, pages 11 to 13), and features recited in the new claims are not taught or suggested by either Moran, Ryan, or a combination of Moran and Ryan. As such, Applicants submit that claims 35-43 are patentable over the cited art.

#### CONCLUSION

In light of the foregoing, applicants believe claims 1-43 to be in condition for allowance and respectfully request favorable reconsideration of the application as amended.

The Commissioner is authorized to charge \$1,020.00 for a three (3) month extension of time up to July 5, 2005 and additional claim fees of \$550.00 (one additional independent claim and nine additional claims) to the Deposit Account No. 19-1345. If, however, the Commissioner determines otherwise, other fees may be charged during the entire pendency of this application to Deposit Account No. 19-1345.

<sup>3</sup> MPEP §2143.01 (citing *In re Mills*, 916 F.2d 680 (Fed. Cir. 1990)).

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